

PEOPLES BANCORP OF NORTH CAROLINA, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2818245	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,065	\$1,065	0.0%		
Loans	\$730	\$676	-7.4%		
Construction & development	\$124	\$94	-24.4%		
Closed-end 1-4 family residential	\$192	\$181	-5.8%		
Home equity	\$100	\$92	-7.8%		
Credit card	\$0	\$0			
Other consumer	\$8	\$5	-34.9%		
Commercial & Industrial	\$58	\$59	1.5%		
Commercial real estate	\$213	\$216	1.3%		
Unused commitments	\$137	\$132	-4.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$139	\$214	53.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$131	\$106	-19.2%		
Cash & balances due	\$25	\$29	18.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$16			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$13			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$968	\$959	-0.9%		
Deposits	\$856	\$843	-1.6%		
Total other borrowings	\$106	\$110	3.7%		
FHLB advances	\$70	\$70	0.0%		
Equity					
Equity capital at quarter end	\$97	\$105	8.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	9.4%	--		
Tier 1 risk based capital ratio	11.9%	13.8%	--		
Total risk based capital ratio	13.1%	15.0%	--		
Return on equity ¹	-0.9%	7.4%	--		
Return on assets ¹	-0.1%	0.7%	--		
Net interest margin ¹	3.5%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	38.5%	67.8%	--		
Loss provision to net charge-offs (qtr)	73.7%	109.6%	--		
Net charge-offs to average loans and leases ¹	4.6%	1.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	18.6%	14.1%	4.7%	2.2%	--
Closed-end 1-4 family residential	5.0%	4.0%	0.8%	0.1%	--
Home equity	1.3%	1.0%	0.1%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.7%	2.7%	0.5%	1.8%	--
Commercial & Industrial	1.4%	0.7%	0.5%	0.0%	--
Commercial real estate	2.5%	1.1%	0.1%	0.0%	--
Total loans	5.5%	3.6%	1.2%	0.4%	--